

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS**

| | | |
|-----------------------|---|--------------------|
| In Re: PHYLLIS LACOUR | § | Case No.: 07-10865 |
| | § | |
| | § | |
| | § | |
| | § | |
| Debtor(s) | § | |

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/18/2007.
- 2) This case was confirmed on 11/01/2007.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/01/2012.
- 6) Number of months from filing to the last payment: 60
- 7) Number of months case was pending: 66
- 8) Total value of assets abandoned by court order: NA
- 9) Total value of assets exempted: \$ 3,712.00
- 10) Amount of unsecured claims discharged without payment \$ 140,745.49
- 11) All checks distributed by the trustee to this case have cleared the bank.

Receipts:

| | |
|--|---------------------|
| Total paid by or on behalf of the debtor | \$ 42,301.87 |
| Less amount refunded to debtor | \$ 1,321.87 |
| NET RECEIPTS | \$ 40,980.00 |

Expenses of Administration:

| | |
|---------------------------------------|-------------|
| Attorney's Fees Paid through the Plan | \$ 2,954.00 |
| Court Costs | \$.00 |
| Trustee Expenses and Compensation | \$ 2,584.08 |
| Other | \$.00 |

TOTAL EXPENSES OF ADMINISTRATION **\$ 5,538.08**

Attorney fees paid and disclosed by debtor **\$ 546.00**

Scheduled Creditors:

| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|----------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|------------------|
| AES/NATIONAL COLLEG | UNSECURED | 6,981.00 | NA | NA | .00 | .00 |
| AES/NATIONAL COLLEG | UNSECURED | 2,343.00 | NA | NA | .00 | .00 |
| ASSOCIATES | OTHER | .00 | NA | NA | .00 | .00 |
| BALLYS TOTAL FITNESS | OTHER | .00 | NA | NA | .00 | .00 |
| BILL ME LATE | UNSECURED | 265.64 | NA | NA | .00 | .00 |
| BRYLANE HOME | OTHER | .00 | NA | NA | .00 | .00 |
| PRA RECEIVABLES MANA | UNSECURED | 730.00 | 810.05 | 810.05 | 206.82 | .00 |
| EAST BAY FUNDING | UNSECURED | 4,512.00 | 4,512.93 | 4,512.93 | 1,149.76 | .00 |
| MAN BRACKEN LLC | OTHER | .00 | NA | NA | .00 | .00 |
| CITIBANK NA | UNSECURED | 366.00 | NA | NA | .00 | .00 |
| COLUMBIA COLLEGE CHI | UNSECURED | 1,260.00 | NA | NA | .00 | .00 |
| COUNSEL FOR DEBT SOL | UNSECURED | .00 | NA | NA | .00 | .00 |
| DISCOVER CARD | OTHER | .00 | NA | NA | .00 | .00 |
| ECMC | UNSECURED | 24,012.00 | 43,971.11 | 43,971.11 | 11,202.52 | .00 |
| ISM | UNSECURED | 19,779.00 | NA | NA | .00 | .00 |
| KEYBANK USA | UNSECURED | 22,454.00 | 8,142.88 | 8,142.88 | 2,074.56 | .00 |
| KEYBANK USA | UNSECURED | 22,190.00 | 10,497.10 | 10,497.10 | 2,674.35 | .00 |
| KEY BANK | OTHER | .00 | NA | NA | .00 | .00 |
| PHAR/CBSD | OTHER | .00 | NA | NA | .00 | .00 |
| TERI LOAN HOLDINGS L | UNSECURED | 13,381.00 | 15,490.22 | 15,490.22 | 3,946.44 | .00 |
| SALLIE MAE SERVICING | UNSECURED | 13,285.00 | 37,579.25 | 37,579.25 | 9,574.07 | .00 |
| KEYBANK USA | UNSECURED | 9,969.00 | 4,795.20 | 4,795.32 | 1,221.70 | .00 |
| SALLIE MAE LSCF | OTHER | .00 | NA | NA | .00 | .00 |

Scheduled Creditors:

| <u>Creditor Name</u> | <u>Class</u> | <u>Claim Scheduled</u> | <u>Claim Asserted</u> | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|----------------------|--------------|------------------------|-----------------------|----------------------|-----------------------|------------------|
| SALLIE MAE LSCF | OTHER | .00 | NA | NA | .00 | .00 |
| SALLIE MAE LSCF | OTHER | .00 | NA | NA | .00 | .00 |
| SALLIE MAE LSCF | OTHER | .00 | NA | NA | .00 | .00 |
| EAST BAY FUNDING | UNSECURED | 8,629.00 | 8,629.92 | 8,629.92 | 2,198.64 | .00 |
| NATIONAL ENTERPRISE | OTHER | .00 | NA | NA | .00 | .00 |
| SEARS | OTHER | .00 | NA | NA | .00 | .00 |
| PHEAA | UNSECURED | 6,068.00 | NA | NA | .00 | .00 |
| T MOBILE | UNSECURED | 1,970.00 | 1,228.74 | 1,228.74 | 313.05 | .00 |
| US DEPT OF EDUCATION | UNSECURED | 13.00 | NA | NA | .00 | .00 |
| WFNNB/EXPRESS | OTHER | .00 | NA | NA | .00 | .00 |
| EAST BAY FUNDING | UNSECURED | 1,084.00 | 1,084.63 | 1,084.63 | 276.33 | .00 |
| EAST BAY FUNDING | UNSECURED | 1,065.00 | 1,065.79 | 1,065.79 | 271.53 | .00 |
| EAST BAY FUNDING | UNSECURED | 611.00 | 940.59 | 940.59 | 239.63 | .00 |
| WORLD FINANCIAL NETW | OTHER | NA | NA | NA | .00 | .00 |
| EAST BAY FUNDING | UNSECURED | NA | 363.24 | 363.24 | 92.52 | .00 |
| SIMON LACOUR | OTHER | .00 | NA | NA | .00 | .00 |

Summary of Disbursements to Creditors:

| | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Int. Paid</u> |
|-------------------------------------|--------------------------|---------------------------|----------------------|
| Secured Payments: | | | |
| Mortgage Ongoing | .00 | .00 | .00 |
| Mortgage Arrearage | .00 | .00 | .00 |
| Debt Secured by Vehicle | .00 | .00 | .00 |
| All Other Secured | .00 | .00 | .00 |
| TOTAL SECURED: | .00 | .00 | .00 |
| Priority Unsecured Payments: | | | |
| Domestic Support Arrearage | .00 | .00 | .00 |
| Domestic Support Ongoing | .00 | .00 | .00 |
| All Other Priority | .00 | .00 | .00 |
| TOTAL PRIORITY: | .00 | .00 | .00 |
| GENERAL UNSECURED PAYMENTS: | 139,111.77 | 35,441.92 | .00 |

Disbursements:

| | | |
|-----------------------------|--------------|--------------|
| Expenses of Administration | \$ 5,538.08 | |
| Disbursements to Creditors | \$ 35,441.92 | |
| TOTAL DISBURSEMENTS: | | \$ 40,980.00 |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 12/04/2012

/s/ Tom Vaughn
Tom Vaughn, Chapter 13 Trustee

STATEMENT : This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R § 1320. 4(a)(2) applies.